

# 3 steps for employers to apply for coverage in the SHOP Marketplace

## 1

### CONTACT



Contact an agent, broker, or insurance company to help you apply for SHOP eligibility and find and compare available SHOP plans. Work with your agent, broker, or insurance company to pick a plan you want to enroll in.

You can also use our premium estimation tool on [HealthCare.gov](http://HealthCare.gov) to browse and compare plans and pricing information.

## 2

### ENROLL



Your agent, broker, or insurance company will help enroll you and your employees. You don't need to wait for SHOP eligibility confirmation to enroll.

After you pick the plan you want to enroll in, the insurance company will provide the premium costs for you and your employees, and each of you will be able to enroll directly with the insurance company.

After you've offered your employees coverage, make sure those who accept the offer submit their enrollment forms to the agent, broker, or insurance company.

Upon enrollment, you'll pay your first month's premium directly to the insurance company.

## 3

### CLAIM



If you plan to claim the Small Business Health Care Tax Credit, you'll need to get an official eligibility determination from the SHOP Marketplace. If you're eligible, you'll claim the tax credit when you submit your federal income tax returns for 2014. **You'll need to have your SHOP eligibility notice from the SHOP Marketplace in order to claim the credit.**

If you're not eligible to participate in the SHOP Marketplace, you and your employees can keep your coverage, but you won't be eligible for the Small Business Health Care Tax Credit.